

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of	)	
	)	
<b>NAPIER, et al.</b>	)	Confirmation No. 7273
	)	
Application No. 10/776,587	)	Examiner: Yogesh C. Garg
U.S. Patent No. 7,406,440	)	
	)	Art Unit: 3625
Filed: February 11, 2004	)	
Issued: July 29, 2008	)	
	)	
FOR: <b>SYSTEMS AND METHODS TO</b>	)	
<b>SUPPORT APPROVAL TO SETTLE</b>	)	
<b>AN INTERNATIONAL TRADE FROM</b>	)	
<b>A CREDIT FACILITY, SUCH AS A</b>	)	
<b>LINE OF CREDIT OR A DEMAND</b>	)	
<b>DEPOSIT ACCOUNT</b>	)	

**POWER OF ATTORNEY**  
(Statement Under 37 C.F.R. § 3.73(b))

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**BALLARD SPAHR LLP**  
Customer Number 23859

Sir:

**TRADEBEAM, INC.**, Assignee, is the assignee of the entire right, title and interest in the above-identified patent application, as evidenced by the Assignment from **GRAHAM R.F. NAPIER, STEVE M. VIARENGO, MANOJ NARAYAN, and ALLEN R. BORNSCHEUER** to Assignee, which Assignment has been recorded with the U.S. Patent and Trademark Office at Reel 014991, Frame 0909 as of February 11, 2004.

As a representative authorized to act on behalf of the Assignee, I hereby revoke all Powers of Attorney heretofore given and grant Power of Attorney to the attorneys/agents associated with the following Customer Number:

**Customer No. 23859**


to represent Assignee in connection with all matters pertaining to the above-referenced application, with full power of substitution, association and revocation, to prosecute said application and to transact all business in the U.S. Patent and Trademark Office connected therewith.

Address all telephone calls to Gregory J. Kirsch, at telephone number (678) 420-9300.

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**Customer No. 23859**

**TRADEBEAM, INC.**

By: 

Name: Derrick D. Anderson

Title: Corporate Secretary

Date: 12/2/2010